

**What is claimed is:**

1. A method comprising:

displaying a first outbound message template on a display screen, wherein the first outbound message template represents a first outbound message, wherein the first outbound message represents a request for financial service organization data to be used in a financial service organization computer system for processing a financial service organization transaction between a financial service organization and a financial service organization customer, wherein the first outbound message is configured for transmission between the financial service organization computer system and an external computer system that stores the financial service organization data, and wherein the external computer system is in data communication with the financial service organization computer system;

displaying a list of outbound data elements on the display screen, wherein each outbound data element represents data necessary to access the financial service organization data from the external computer system;

selecting a first outbound data element from the displayed list of outbound data elements;

adding the selected first outbound data element to the first outbound message template;

storing the first outbound message template in a database after the selected first outbound data element is added to the first outbound message template.

2. The method of claim 1, wherein adding comprises dragging and dropping the selected first outbound data element.

3. The method of claim 2, further comprising:

displaying a first inbound message template on the display screen, wherein the first inbound message template represents a first inbound message wherein the first inbound message contains financial service organization data to be used in the financial service organization computer system for processing the financial service organization transaction between the financial service organization and the financial service organization customer, wherein the first inbound message is configured for transmission between the external computer system that stores the financial service organization data and the financial service organization computer system, and wherein the external computer system is in data communication with the financial service organization computer system;

displaying a list of inbound data elements on the display screen, wherein each inbound data element represents financial service organization data retrieved from the external computer system based on the data sent to the external computer system;

selecting a first inbound data element from the displayed list of inbound data elements;

adding the selected first inbound data element to the first inbound message template;

storing the first inbound message template in the database after the selected first inbound data element is added to the first inbound message template.

4. The method of claim 3, wherein adding comprises dragging and dropping the selected first inbound data element.

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customer, the process comprising a plurality of tasks, wherein the tasks are executed in a sequential order;  
displaying a plurality of tasks on the display screen;  
selecting a first of the plurality of displayed tasks;  
5 adding the selected first task to the process;  
storing the strategy design template in the database after the selected first task is added to the strategy design template.

8. The method of claim 7 wherein adding the selected first task to the process further comprises:

10 inserting the selected first task either before or after an existing ordered task of the plurality of ordered tasks;  
displaying a plurality of pairs of outbound and inbound template message identifiers on the display screen, wherein the plurality of pairs of outbound and inbound template message identifiers comprise a  
15 first pair of outbound and inbound template message identifiers wherein the first pair of outbound and inbound template message identifiers represent the first outbound message request and the first inbound message receipt;

20 selecting the first pair of outbound and inbound template message identifiers;  
adding the selected first pair of outbound and inbound template message identifiers to the selected first task;  
storing the selected first task in the database after the first pair of outbound and inbound template message identifiers is added to the selected  
25 first task.

9. The method of claim 8, further comprising:  
displaying a first channel template on a display screen, wherein the first  
30 channel template represents a first channel wherein the first channel represents a means for transmitting data to and from the

external computer system wherein the first channel is configured for transmitting data between the financial service organization computer system and the external computer system that stores the financial service organization data;

5 specifying a first translator on the first channel template wherein the first translator when contained in the first channel is configured to convert the first outbound message template to a format recognizable to the external computer system and to convert the first inbound message template to a format recognizable to the financial service organization computer system;

10 specifying a first queue handler on the first channel template wherein the first queue handler when contained in the first channel is configured to move translated messages between a financial service organization computer system queue and an external computer system queue;

15 storing the first channel template in the database after the first translator and the first queue handler are specified on the first channel template.

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20 10. The method of claim 9, further comprising:  
displaying a plurality of channels on the display screen;  
selecting the first channel of the plurality of channels;  
adding the selected first channel to the selected first task;  
25 storing the selected first task in the database after the first channel is added to the selected first task.

30 11. The method of claim 10, wherein the financial service organization transaction further comprises an application for a financial service organization product or service.

12. The method of claim 1, wherein the financial service organization transaction further comprises one or more actions to be taken by the financial service organization in response to a customer's delinquency status relating to an existing financial service organization product or service.

13. A system comprising:

a network;

a CPU coupled to the network;

a system memory coupled to the CPU, wherein the system memory

stores one or more computer programs executable by the CPU;

wherein the computer programs are executable to:

display a first outbound message template on a display screen, wherein

the first outbound message template represents a first outbound message, wherein the first outbound message represents a request for financial service organization data to be used in a financial

service organization computer system for processing a financial service organization transaction between a financial service organization and a financial service organization customer,

wherein the first outbound message is configured for transmission between the financial service organization computer system and an external computer system that stores the financial service organization data, and wherein the external computer system is in data communication with the financial service organization computer system;

display a list of outbound data elements on the display screen,

wherein each outbound data element represents data necessary to access the financial service organization data from the external computer system;

select a first outbound data element from the displayed list of outbound data elements;

add the selected first outbound data element to the first outbound

message template;  
store the first outbound message template in a database after the selected  
first outbound data element is added to the first outbound message  
template.

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14. The system of claim 13, wherein the computer programs are further  
executable to:

display a first inbound message template on the display screen, wherein  
the first inbound message template represents a first inbound  
message wherein the first inbound message represents a receipt of  
financial service organization data to be used in the financial  
service organization computer system for processing the financial  
service organization transaction between the financial service  
organization and the financial service organization customer,  
wherein the first inbound message is configured for transmission  
between the external computer system that stores the financial  
service organization data and the financial service organization  
computer system, and wherein the external computer system is in  
data communication with the financial service organization  
computer system;

display a list of inbound data elements on the display screen,  
wherein each inbound data element represents financial service  
organization data retrieved from the external computer system  
based on the data sent to the external computer system;

select a first inbound data element from the displayed list of inbound  
data elements;

add the selected first inbound data element to the first inbound message  
template;

store the first inbound message template in the database after the  
selected first inbound data element is added to the first inbound  
message template.

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15. The system of claim 14, wherein the computer programs are further executable to:

display an outbound message layout template on the display  
screen, wherein the outbound message layout template  
represents a graphical presentation of the outbound message;  
display the list of outbound data elements on the display screen;  
select the first outbound data element from the displayed list of  
outbound data elements;  
add the selected first outbound data element to the outbound message  
layout template;  
store the outbound message layout template in the database after  
the selected first outbound data element is added to the outbound  
message layout template.

16. The system of claim 15, wherein the computer programs are further executable to:

display an inbound message layout template on the display  
screen, wherein the inbound message layout template  
represents a graphical presentation of the inbound message;  
display the list of inbound data elements on the display screen;  
select the first inbound data element from the displayed list of inbound  
data elements;  
add the selected first inbound data element to the inbound message  
layout template;  
store the inbound message layout template in the database after the  
selected first inbound data element is added to the inbound  
message layout template.

17. The system of claim 16, wherein the computer programs are further executable to:

display a strategy design template on the display screen, wherein the strategy design template represents a process for processing the financial service organization transaction between the financial service organization and the financial service organization customer, the process comprising a plurality of tasks, wherein the tasks are executed in a sequential order;

display a plurality of tasks on the display screen;

select a first of the plurality of displayed tasks;

add the selected first task to the process;

store the strategy design template in the database after the selected first task is added to the strategy design template.

18. The system of claim 17, wherein in adding the selected first task to the process, the computer programs are further executable to:

insert the selected first task either before or after an existing ordered task of the plurality of ordered tasks;

display a plurality of pairs of outbound and inbound template message identifiers on the display screen, wherein the plurality of pairs of outbound and inbound template message identifiers comprise a first pair of outbound and inbound template message identifiers wherein the first pair of outbound and inbound template message identifiers represent the first outbound message request and the first inbound message receipt;

select the first pair of outbound and inbound template message identifiers;

add the selected first pair of outbound and inbound template message identifiers to the selected first task;

store the selected first task in the database after the first pair of outbound and inbound template message identifiers is added to the selected

first task.

19. The system of claim 18, wherein the computer programs are further executable to:

display a first channel template on a display screen, wherein the first channel template represents a first channel wherein the first channel represents a means for transmitting data to and from the external computer system wherein the first channel is configured for transmitting data between the financial service organization computer system and the external computer system that stores the financial service organization data;

specify a first translator on the first channel template wherein the first translator when contained in the first channel is configured to convert the first outbound message template to a format recognizable to the external computer system and to convert the first inbound message template to a format recognizable to the financial service organization computer system;

specify a first queue handler on the first channel template wherein the first queue handler when contained in the first channel is configured to move translated messages between a financial service organization computer system queue and an external computer system queue;

store the first channel template in the database after the first translator and the first queue handler are specified on the first channel template.

20. The system of claim 19, wherein the computer programs are further executable to:

display a plurality of channels on the display screen;  
select the first channel of the plurality of channels;  
add the selected first channel to the selected first task;

store the selected first task in the database after the first channel  
is added to the selected first task.

21. A carrier medium which stores program instructions, wherein the  
program instructions are executable to implement:

displaying a first outbound message template on a display screen, wherein  
the first outbound message template represents a first outbound  
message wherein the first outbound message represents a request  
for financial service organization data to be used in a financial  
service organization computer system for processing a financial  
service organization transaction between a financial service  
organization and a financial service organization customer,  
wherein the first outbound message is configured for transmission  
between the financial service organization computer system and an  
external computer system that stores the financial service  
organization data, and wherein the external computer system is in  
data communication with the financial service organization  
computer system;

displaying a list of outbound data elements on the display screen,  
wherein each outbound data element represents data necessary  
to access the financial service organization data from the  
external computer system;

selecting a first outbound data element from the displayed list of outbound  
data elements;

adding the selected first outbound data element to the first outbound  
message template;

storing the first outbound message template in a database after the selected  
first outbound data element is added to the first outbound message  
template.

22. The carrier medium of claim 21, wherein the program instructions are further executable to implement:

displaying a first inbound message template on the display screen, wherein the first inbound message template represents a first inbound message wherein the first inbound message represents a receipt of financial service organization data to be used in the financial service organization computer system for processing the financial service organization transaction between the financial service organization and the financial service organization customer, wherein the first inbound message is configured for transmission between the external computer system that stores the financial service organization data and the financial service organization computer system, and wherein the external computer system is in data communication with the financial service organization computer system;

displaying a list of inbound data elements on the display screen, wherein each inbound data element represents financial service organization data retrieved from the external computer system based on the data sent to the external computer system;

selecting a first inbound data element from the displayed list of inbound data elements;

adding the selected first inbound data element to the first inbound message template;

storing the first inbound message template in the database after the selected first inbound data element is added to the first inbound message template.

23. The carrier medium of claim 22, wherein the program instructions are further executable to implement:

displaying an outbound message layout template on the display screen, wherein the outbound message layout template

represents a graphical presentation of the outbound message;  
displaying the list of outbound data elements on the display screen;  
selecting the first outbound data element from the displayed list of  
outbound data elements;  
5 adding the selected first outbound data element to the outbound message  
layout template;  
storing the outbound message layout template in the database after  
the selected first outbound data element is added to the outbound  
message layout template.

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24. The carrier medium of claim 23, wherein the program instructions are  
further executable to implement:

displaying an inbound message layout template on the display  
screen, wherein the inbound message layout template  
15 represents a graphical presentation of the inbound message;  
displaying the list of inbound data elements on the display screen;  
selecting the first inbound data element from the displayed list of inbound  
data elements;  
20 adding the selected first inbound data element to the inbound message  
layout template;  
storing the inbound message layout template in the database after the  
selected first inbound data element is added to the inbound  
message layout template.

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25. The carrier medium of claim 24, wherein the program instructions are  
further executable to implement:

displaying a strategy design template on the display screen, wherein the  
strategy design template represents a process for processing the  
financial service organization transaction between the financial  
30 service organization and the financial service organization

customer, the process comprising a plurality of tasks, wherein the tasks are executed in a sequential order;  
displaying a plurality of tasks on the display screen;  
selecting a first of the plurality of displayed tasks;  
5 adding the selected first task to the process;  
storing the strategy design template in the database after the selected first task is added to the strategy design template.

26. The carrier medium of claim 25, wherein in adding the selected first task to the process, the program instructions are further executable to implement:

10 inserting the selected first task either before or after an existing ordered task of the plurality of ordered tasks;  
displaying a plurality of pairs of outbound and inbound template message identifiers on the display screen, wherein the plurality of pairs of outbound and inbound template message identifiers comprise a  
15 first pair of outbound and inbound template message identifiers wherein the first pair of outbound and inbound template message identifiers represent the first outbound message request and the first inbound message receipt;  
20 selecting the first pair of outbound and inbound template message identifiers;  
adding the selected first pair of outbound and inbound template message identifiers to the selected first task;  
storing the selected first task in the database after the first pair of outbound  
25 and inbound template message identifiers is added to the selected first task.

27. The carrier medium of claim 26, wherein the program instructions are further executable to implement:

30 displaying a first channel template on a display screen, wherein the first channel template represents a first channel wherein the first

channel represents a means for transmitting data to and from the external computer system wherein the first channel is configured for transmitting data between the financial service organization computer system and the external computer system that stores the financial service organization data;

specifying a first translator on the first channel template wherein the first translator when contained in the first channel is configured to convert the first outbound message template to a format recognizable to the external computer system and to convert the first inbound message template to a format recognizable to the financial service organization computer system;

specifying a first queue handler on the first channel template wherein the first queue handler when contained in the first channel is configured to move translated messages between a financial service organization computer system queue and an external computer system queue;

storing the first channel template in the database after the first translator and the first queue handler are specified on the first channel template.

28. The carrier medium of claim 27, wherein the program instructions are further executable to implement:

displaying a plurality of channels on the display screen;

selecting the first channel of the plurality of channels;

adding the selected first channel to the selected first task;

storing the selected first task in the database after the first channel is added to the selected first task.